

Information to identify the case:

Debtor 1	Damon A. Keeley	Social Security number or ITIN	xxx-xx-0033
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-28533-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Damon A. Keeley
dba PRP Concepts LLC

10/26/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Damon A. Keeley
Debtor

Case No. 19-28533-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 26, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID	Recipient Name and Address
db	+ Damon A. Keeley, 12 Rimwood Drive, Lincroft, NJ 07738-1832
519687826	Metropolitan Life Insurance Company, Shellpoint Mortgage Servicing, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
519687827	+ Metropolitan Life Insurance Company, Shellpoint Mortgage Servicing, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826 Metropolitan Life Insurance Company 29603-0826
518486437	+ Monmouth County Sheriff's Office, 2500 Kozloski Road, Freehold, NJ 07728-4424

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 26 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 26 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	Oct 27 2023 00:44:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
518580279	EDI: GMACFS.COM	Oct 27 2023 00:44:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260258	+ EDI: AISACG.COM	Oct 27 2023 00:44:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518603183	Email/PDF: resurgentbknofications@resurgent.com	Oct 26 2023 20:56:38	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518486433	+ EDI: LCIBAYLN	Oct 27 2023 00:44:00	Bayview Loan Servicing LLC, 4425 Ponce De Leon Boulevard, 5th Floor, Miami, FL 33146-1839
518486434	+ EDI: CAPITALONE.COM	Oct 27 2023 00:44:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
518552971	+ EDI: AIS.COM	Oct 27 2023 00:44:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518486435	+ EDI: IRS.COM	Oct 27 2023 00:44:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519807969	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 26 2023 20:56:14	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519807970	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 26 2023 20:56:38	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587,

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			Greenville, SC 29603-0587
518524207	+ Email/Text: ecfbnc@aldridgepite.com	Oct 26 2023 20:51:00	METROPOLITAN LIFE INS CO, Jenelle C. Arnold, 4375 Jutland Dr, Ste 200, POB 17933, San Diego, CA 92177-7921
518992252	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 26 2023 20:51:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC 33146-1837
518992251	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 26 2023 20:51:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
518607722	+ EDI: LCIBAYLN	Oct 27 2023 00:44:00	Metropolitan Life Insurance Company, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
519638126	+ Email/Text: mtgbk@shellpointmtg.com	Oct 26 2023 20:51:00	Metropolitan Life Insurance Company, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
519638127	+ Email/Text: mtgbk@shellpointmtg.com	Oct 26 2023 20:51:00	Metropolitan Life Insurance Company, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Metropolitan Life Insurance Company, c/o Shellpoint Mortgage Servicing 29603-0826
518486438	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 26 2023 20:51:00	NJ Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695
518601753	+ EDI: AIS.COM	Oct 27 2023 00:44:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518486439	+ EDI: VERIZONCOMB.COM	Oct 27 2023 00:44:00	Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055
518486440	+ EDI: WFFC2	Oct 27 2023 00:44:00	Wells Fargo, P.O. Box 14517, Des Moines, IA 50306-3517
518587013	EDI: WFFC2	Oct 27 2023 00:44:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518486436	##+	KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, for Metropolitan Life Insurance Company bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, for Metropolitan Life dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, for Metropolitan Life Insurance Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
George E Veitengruber, III	on behalf of Debtor Damon A. Keeley bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
Phillip Andrew Raymond	on behalf of Creditor Metropolitan Life Insurance Company phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com
Regina Cohen	on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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